

FIG. 1

Account Summary

Account Summary 210

This is the list of accounts available to you. Click on an account to view details or click on the search link below to narrow your search criteria.

• Advanced Search 230

212	214	216	218	\$=Create/Edit Draw <input checked="" type="checkbox"/> =Draw Approval	220
Draw Action	Customer Number	Account Number	Customer Name & Project Name		Loan Amount
<input checked="" type="checkbox"/> \$	<input checked="" type="checkbox"/> 124908605	1	A Test Loan CRELA.com Residential Test Loan		\$5,000,000.00
<input checked="" type="checkbox"/> \$	40506070	26	A Test Loan II CRELA.com Commercial Test Loan		\$4,897,520.00

222

224

FIG.2

Account Summary > Loan Summary

Loan Summary 310

This is the loan summary view. You can select a different loan view from the list below.

Loan Detail 320

<input type="checkbox"/> <u>Loan Summary</u> 322	<input type="checkbox"/> <u>Budget Summary</u> 328
<input type="checkbox"/> <u>Insurance</u> 324	<input type="checkbox"/> <u>Collateral Summary</u> 330
<input type="checkbox"/> <u>Interest</u> 326	<input type="checkbox"/> <u>Lots</u> 332

Selected Loan 340 346

342 Draw Action	Customer Number	348 Account Number	348 Customer Name & Project Name	350 Loan Amount
<input type="checkbox"/> \$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Loan Summary 360

362 Closing Date:	1/1/03	370 Loan Type:	Residential
364 Note Maturity Date:	12/5/03	372 Credit Type:	Revolver
366 Loan Status:	Active	374 Pay Quote Date:	(none)
368 Last Advance Date:	9/22/03	376 Payoff Date:	(none)

FIG.3

Account Summary > **Insurance**

Insurance 410

This is the loan insurance view. Select a different loan view from the list below.

Loan Detail 320

<input type="checkbox"/> Loan Summary 322	<input type="checkbox"/> Budget Summary 328	<input type="checkbox"/> Contacts 334
<input type="checkbox"/> Insurance 324	<input type="checkbox"/> Collateral Summary 330	<input type="checkbox"/> Reports 336
<input type="checkbox"/> Interest 326	<input type="checkbox"/> Lots 332	

Selected Loan 340

Draw Action	Customer Number	Account Number	Customer Name & Project Name	SSO Loan Amount
<input type="checkbox"/> \$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Insurance 420

422	Liability Exp. Date:	12/31/04	430	GC Liability Exp. Date:	12/31/04
424	Excess Liability Exp. Date:	12/31/04	432	Builder's Risk Exp. Date:	12/31/04
426	Flood Exp. Date:	Not Applicable	434	Workman's Comp Exp. Date:	On File
428	Earthquake Exp. Date:	Not Applicable	436	Architect Exp. Date:	12/31/03

FIG.4

Account Summary > Interest

Interest \$10

This is the loan interest view. Select a different loan view from the list below.

Loan Detail 320

Loan Summary 322
 Insurance 324
 Interest 326

Budget Summary 328
 Collateral Summary 330
 Lots 332

Contacts 334
 Reports 336

Selected Loan 340 344 346

Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
<input type="checkbox"/> <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Interest \$20

320 Total Outstanding:	\$244,757.56	320 Last Advance Date:	9/22/03
320 Available IR Amount:	\$18,502.00	320 Last IR Advance Date:	9/1/03

528

FIG.5A

Account Summary > Interest

Interest 510

This is the loan interest view. Select a different loan view from the list below.

Loan Detail 320

<input type="checkbox"/> Loan Summary 322	<input type="checkbox"/> Budget Summary 328	<input type="checkbox"/> Contacts 334
<input type="checkbox"/> Insurance 324	<input type="checkbox"/> Budget Detail 338	<input type="checkbox"/> Reports 336
<input type="checkbox"/> Interest 326		

Selected Loan 340 344 346				350
Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
\$	40506070	26	A Test Loan II CRELA.com Commercial Test Loan	\$4,897,520.00

Interest 558	
Total Outstanding:	\$3,788,090.00
Available IR Amount:	\$364,020.00
Total Libor Amount:	\$3,500,000.00
Total Prime Amount:	\$288,090.00

Libors 570 574 576		560 562	582		
Note #	Amount	Maturity Date	Next Notice Date	Index Rate	Spread Rate
26	\$2,000,000.00	11/3/03	10/31/03	3.50000%	2.50000%
26	\$1,500,000.00	10/31/03	10/28/03	5.50000%	2.50000%

578

580

FIG. SB

Account Summary > Budget Summary

Budget Summary 610

This is the loan budget summary view. Select a different loan view from the list below.

Loan Detail 320

<input type="checkbox"/> Loan Summary 322	<input type="checkbox"/> Budget Summary 328	<input type="checkbox"/> Contacts 334
<input type="checkbox"/> Insurance 324	<input type="checkbox"/> Collateral Summary 330	<input type="checkbox"/> Reports 336
<input type="checkbox"/> Interest 326	<input type="checkbox"/> Lots 332	

Selected Loan 340 344 346 350

Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
<input type="checkbox"/> \$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Budget Summary 620

622 Total Project Cost:	\$5,000,000.00	632 Total Disbursed:	\$244,771.56
624 Note Amount:	\$5,000,000.00	634 Total Payments:	\$14.00
626 Total Equity Required:	\$0.00	636 Total Outstanding:	\$244,757.56
628 Total Equity Disbursed:	\$0.00	638 Total Available:	\$4,755,242.44
630 Remaining Equity:	\$0.00		

FIG.6

Account Summary > Collateral Summary

Collateral Summary 710

This is the loan collateral summary view. Select a different loan view from the list below.

Loan Detail 320

<input type="checkbox"/> Loan Summary 322	<input type="checkbox"/> Budget Summary 328
<input type="checkbox"/> Insurance 324	<input type="checkbox"/> Collateral Summary 330
<input type="checkbox"/> Interest 326	<input type="checkbox"/> Lots 332

Selected Loan 340 344 346

Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
<input type="checkbox"/> \$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Collateral Summary 720

722 Total Number of Lots:	10	734 Total Lots Remaining:	10
724 Total Presolds:	2	736 Total Payoffs:	0
726 Total Specs:	3	738 Max Specs:	19
728 Total Models:	1	740 Max Models:	18
730 Total Lot Types:	0	742 Max Lot Types:	20
732 Total Undesignated:	4		

FIG.7

Account Summary > Lots

Lots 810

These are the lots associated with the selected loan. Select a different loan view from the list below.

Loan Detail 320

Loan Summary 322
 Insurance 324
 Interest 326

Budget Summary 328
 Collateral Summary 330
 Lots 332

Contacts 334
 Reports 336

Selected Loan 340 344 346			350	
Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
<input type="checkbox"/> \$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Lots 820								
Sub Code	820 Lot #	826 Block	828 Status	830 Loan Amount	832 Disbursed Amount	834 Percent Disbursed	836 Remaining Amount	
1686	0001	(none)	PRE	\$85,608.90	\$41,182.56	48%	\$44,426.34	
1686	0002	(none)	PRE	\$85,608.90	\$43,789.19	51%	\$41,819.71	
1686	0003	(none)	SPC	\$86,436.00	\$43,697.22	51%	\$42,738.78	
1686	0004	(none)	SPC	\$86,436.00	\$41,090.59	48%	\$45,345.41	
1686	0005	(none)	UND	\$0.00	\$0.00	0%	\$0.00	
1686	0050	(none)	SPC	\$221,436.00	\$0.00	0%	\$221,436.00	
1686	7777	1	MOD	\$91,200.00	\$75,000.00	82%	\$16,200.00	
1686	7778	1	UND	\$0.00	\$0.00	0%	\$0.00	
1686	7779	1	UND	\$0.00	\$0.00	0%	\$0.00	
1686	9999	1	UND	\$0.00	\$0.00	0%	\$0.00	

FIG.8

Account Summary > **Contacts**

Contacts 910

This is the loan contacts view. Select a different loan view from the list below.

→ **Loan Detail** 320

<input type="checkbox"/> Loan Summary 322	<input type="checkbox"/> Budget Summary 328	<input type="checkbox"/> Contacts 334
<input type="checkbox"/> Insurance 324	<input type="checkbox"/> Collateral Summary 330	<input type="checkbox"/> Reports 336
<input type="checkbox"/> Interest 326	<input type="checkbox"/> Lots 332	

Selected Loan 340 344 346 350

Draw Action	Customer Number	Account Number	Customer Name & Project Name	Loan Amount
\$ <input checked="" type="checkbox"/>	124908605	1	A Test Loan CRELA.com Residential Test Loan	\$5,000,000.00

Contacts 910

[Send E-mail To All Contacts](#)

Risk Administrator

Banker, James L	(800) 404-4111	Send E-mail
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Disbursing

Banker, Connie J	(800) 404-4111	Send E-mail
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Banker

Banker, Mark A	(800) 404-4111	Send E-mail
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Bank Inspector

Inspector, Roberta B	(800) 404-4111 x1933	Send E-mail
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Signers and Processors

Tester, Connie J	(800) 404-4111	Send E-mail
Van Delay, Art A	(800) 404-4111 x1933	Send E-mail
Customer, Joe C	(800) 404-4111 x1933	Send E-mail
Processor, Mary A	(800) 404-4111 x1933	Send E-mail

FIG. 9

Account Summary > Line Item Draw Request

Line Item Draw Request

To enter or edit draw information, click on "Edit Line Item Draw". Upon completion of draw input you can select an authorized signer and/or submit the draw request.

Selected Loan 1010

Customer Number	Account Number	Customer Name & Project Name	Loan Amount
102	1014	A Test Loan II CRELA.com Commercial Test Loan	1018 \$4,897,520.00

Draw Request Summary 1020

1022 Total Draw Request	\$97,000.00
1024 Total Equity Request	(\$25,000.00)
1026 Net Draw Request	\$72,000.00
1028 Signer	Tester, Connie J

1030 -1032

1034

1036

FIG.10

Account Summary > Line Item Draw Request > Edit Line Item Draw Request

Edit Line Item Draw Request 1110

To complete a draw request, enter the net line item draw amount(s) in the "Current Request" column. The "Balance" column will update as you complete your entries. To reallocate available funds, enter your adjustments in the "Transfer" column. Note, transfers must total zero.

Selected Loan	1010	1014	1018
Customer Number	Account Number	Customer Name & Project Name	Loan Amount
40506070	26	A Test Loan II CRELA.com Commercial Test Loan	\$4,897,520.00

Line Item Draw Request 1120

1122

Line Item	Desc. 1124	Current Available 1126	Current Request 1128	Balance 1130	Transfer 1132
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100-L	Land	\$0.00	\$ 0.00	\$ 0.00	\$ 0.00
101-E	Offsites	(\$45,000.00)	\$ (25,000.00)	(\$20,000.00)	\$ 0.00
101-L	Offsites	\$145,000.00	\$ 25,000.00	\$120,000.00	\$ 0.00
105-L	Permits/Fees	\$15,010.00	\$ 30,000.00	\$10,010.00	\$ 25,000.00
110-L	Site Work	\$30,400.00	\$ 0.00	\$30,400.00	\$ 0.00
140-L	HC Contingency	\$75,000.00	\$ 2,000.00	\$48,000.00	\$ (25,000.00)
201-L	Architecture	\$100,000.00	\$ 40,000.00	\$60,000.00	\$ 0.00
205-L	Muni Fees/Permi	\$375,000.00	\$ 0.00	\$375,000.00	\$ 0.00

1134	Net Draw Request	\$72,000.00	1136	Total Adj.	\$ 0.00
<input type="checkbox"/> View Project Summary Transfer Request				<input type="button" value="Save"/>	<input type="button" value="Clear"/>

FIG.11

Account Summary > Unit Draw Request

Unit Draw Request

To enter or edit draw information, click on "Existing Units" or "New Starts". Upon completion of draw input you can select an authorized signer and/or submit the draw request.

Selected Loan 1210

1212 Customer Number	1214 Customer Name
124908605	A Test Loan

Draw Request Summary 1220

1222 Total New Starts Draw Request	\$68,928.11	<input type="button" value="Print New Starts Draw"/>
1224 Total Existing Units Draw Request	\$13,025.50	<input type="button" value="Print Existing Units Draw"/>
1226 Total Draw Request	\$81,953.61	
1228 signer	Van Delay, Art A	

1232

1230	<input type="checkbox"/> New Starts	<input type="checkbox"/> Existing Units	<input checked="" type="checkbox"/> Delete - 1234
1236	<input type="button" value="Print DRAFT Request For Loan Advance Letter"/>		
	<input type="button" value="Submit To Bank"/> 1238		

FIG. 12

Account Summary > Unit Draw Request > New Starts Draw Request

New Starts Draw Request 1310

To add a New Start, click on the "Add a New Start Unit" link below. To edit a New Start, click on the Lot # to select the unit from the table below. To delete a New Start, click on the Delete Icon for the corresponding unit. After you have completed your entries, click on the "<<Back To Draw Summary" link.

- Add a New Start Unit 1312

<< Back To Draw Summary

Selected Loan 1210

1212 Customer Number	1214 Customer Name
124908605	A Test Loan

New Starts 1320

1322 Sub Code	Lot 1324 #	Block 1326	Status 1328	Plan Type 1330	% Complete 1332	Draw Amount 1334	Delete Unit
1686	0001	(none)	PRE	T1	10%	\$1,532.81	
1686	0002	A	SPC	T2	15%	\$7,395.30	

<input checked="" type="checkbox"/> View Standard Inspection Schedule of Values	1340 Total New Starts Draw (Net)	\$8,928.11
	1342 Total Amount Due A&D	\$60,000.00
	1344 Total New Starts Draw	\$68,928.11
	1346 Total Existing Units Draw	\$13,025.50
	1348 Total Draw	\$81,953.61

Fig. 13

Account Summary > Unit Draw Request > New Starts Draw Request > Edit New Start Unit

Edit New Start Unit 1410

Selected Loan 1210

1212 Customer Number	1214 Customer Name
124908605	A Test Loan

* = A required field.

Edit New Start Unit 1420

1422 Subdivision Name A COLMAN LOAN - Test Subdivision

1424 *Subdivision Code	1686	1432 *Lot Number	0001
1426 *Plan Type	T1	1434 Block Number	
1428 *Status	PRE	1436 Percent Complete	10 %
1430 *Sales Price	\$ 100,000.00 (Applies to Presolds Only)	1438 *Base Sales	\$ 100,000.00 (Applies to Presolds Only)

1440 Loan Amount	\$85,608.90	1448 Land Draw	\$20,802.81
1442 Loan Fee	\$856.09	1450 Soft Cost Draw	\$5,200.00
1444 Misc. Bank Fees	\$50.00	1452 Hard Cost Draw	\$5,530.00
1446 Amount Due A&D	\$30,000.00	1454 Net Unit Draw	\$1,532.81

FIG.14

Existing Units Draw Request 1510

To complete a draw, enter the unit's updated % complete (Percent Method), or a net amount (Dollar Method). The current method of entry is displayed to the right of "Draw Request Method". To change the method of entry, click on the "Change Draw Request Method" link. The numbers in **bold** will update as entries are completed.

Selected Loan 1210

1212 Customer Number

1214 Customer Name

124908605

A Test Loan

1512 Draw Request Method: Percent (%) Change Draw Request Method 1514

Existing Units

Sub Code	Lot #	Bldk	Stat	Const Funds	Const Funds Disb	% Disb	% Req	\$ Req
1520	1522	1524	1526	1528	1530	1532	1534	1536
1686	0001	-	PRE	\$52,102.00	\$10,420.40	20%	25	\$2,605.10
1686	0002	-	PRE	\$52,102.00	\$13,025.50	25%	35	\$5,210.20
1686	0003	-	SPC	\$52,102.03	\$13,025.51	25%	35	\$5,210.20
1686	0004	-	SPC	\$52,102.03	\$10,420.41	20%	0	\$0.00
1686	0050	-	SPC	\$67,102.00	\$0.00	0%	0	\$0.00
1686	7777	1	MOD	\$77,000.00	\$75,000.00	97%	0	\$0.00

View Standard Inspection Schedule of Values

1540 Total Existing Units Draw

\$13,025.50

1542 Total New Starts Draw

\$68,928.11

1544 Total Draw

\$81,953.61

Save

Clear

Cancel

FIG.15

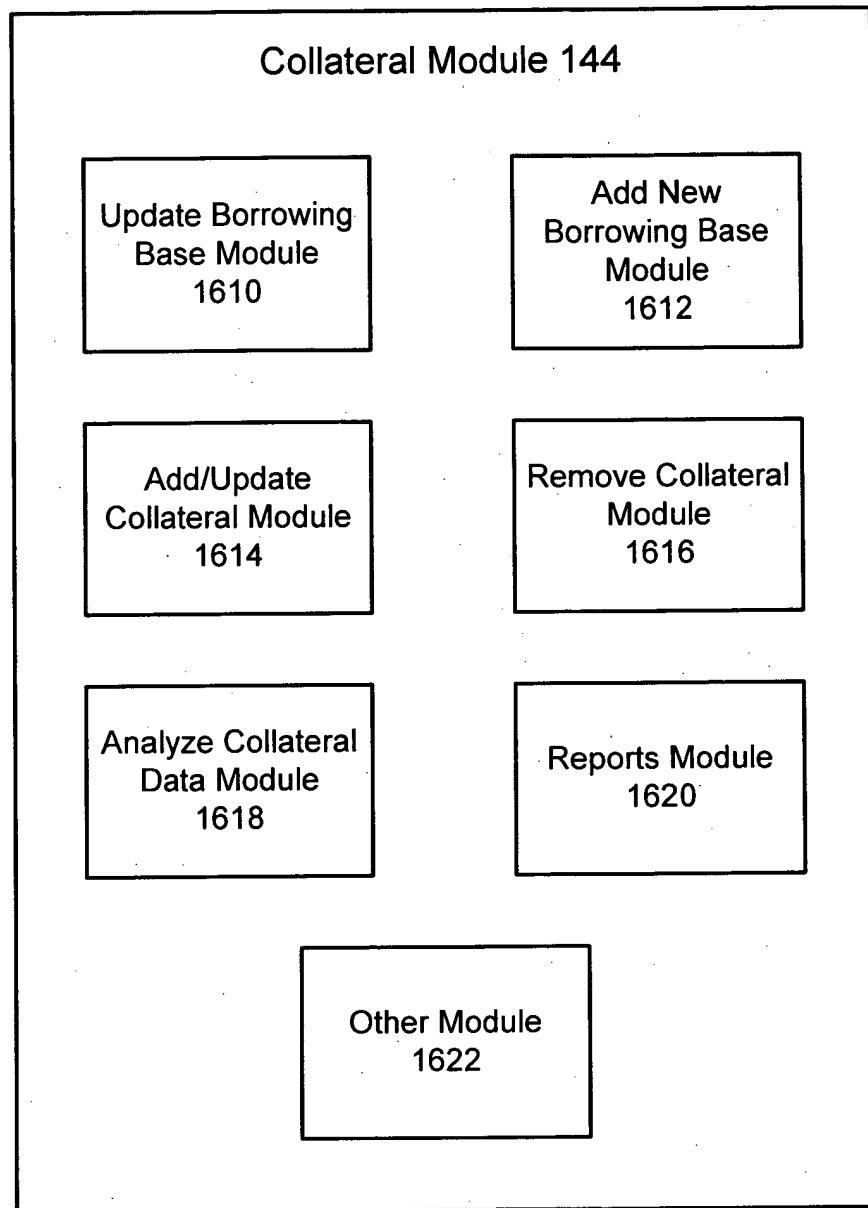


FIG. 16

Collateral Page 1700

Base View
1710

Subdivision View
1712

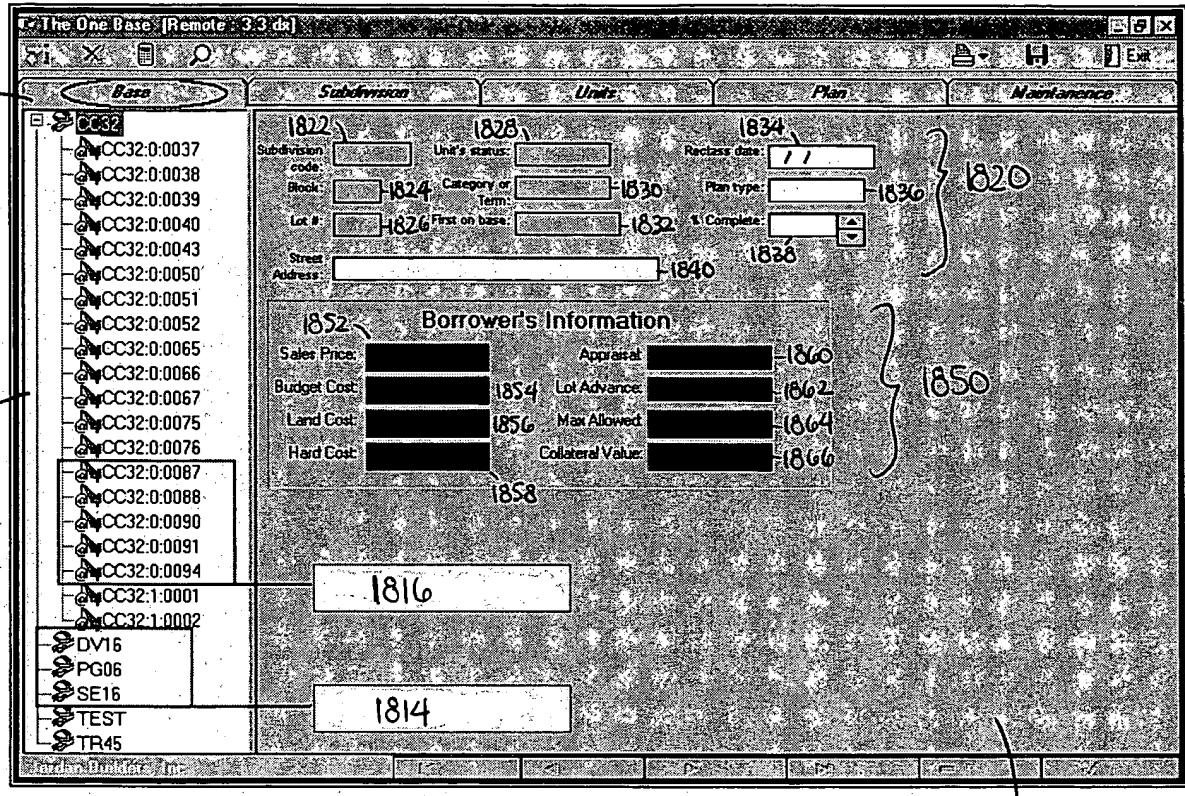
Plan View
1714

Unit View
1716

Collateral Update
View
1718

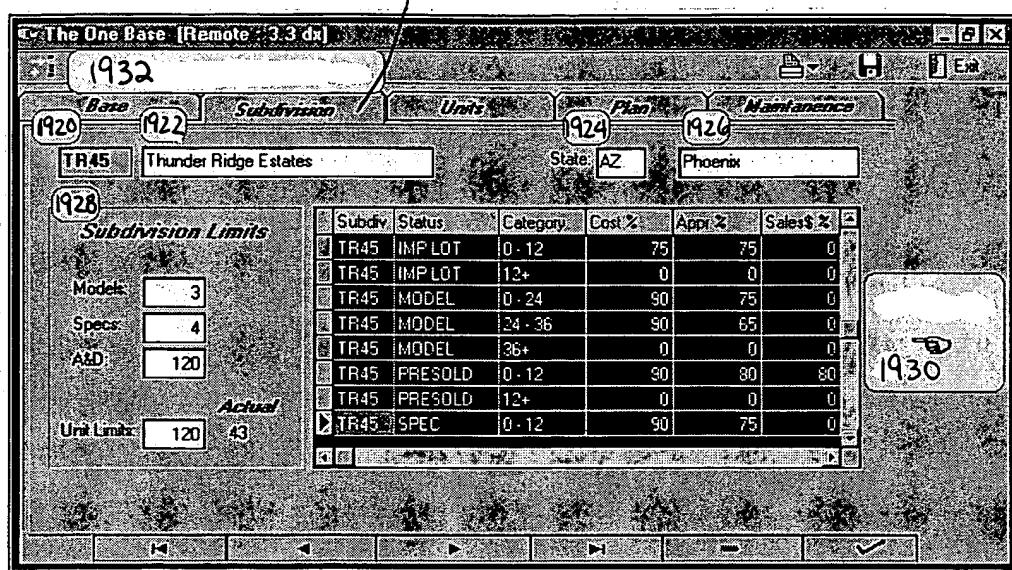
Other View
1720

FIG. 17



↑
1800

FIG. 18



1900

FIG. 19

2030

2010

The One Base [Remote: 3.3 dx]

2012 2014 2016 2018 Plan 2020 2022

Subdiv	Plan	BaseAppraisal	BudgCost	LotDraw	BaseSales
A	B	C	D	E	F
1000	1101P	\$292,350.00	\$270,666.00	\$36,202.00	\$0.00
1000	1101S	\$292,350.00	\$270,666.00	\$21,584.00	\$0.00
1000	1102M	\$432,000.00	\$326,594.00	\$17,217.00	\$0.00
1000	1102P	\$316,350.00	\$290,641.00	\$34,226.00	\$0.00
1000	1102S	\$316,350.00	\$290,641.00	\$18,409.00	\$0.00
1000	LOT	79,000.00	73,452.00	7,255.00	\$0.00

1
2000

FIG. 20

2110

The One Base (Remote : 3.3 dx)										
2112	2114	2116	2118	2120	2122	2124	2126	2128	2130	2132
Base		Subdivision		Units		Plan				
Subd	Blk	Lot	Plan	Status	Category	SalesPrice	Comp	R TotalAval	R MaxAval	R1stAdvance
1000	23	0007	2203P	CLOSED	Excess	\$483,600.00	100	\$0.00	\$0.00	12/18/2001
X	1000	23	0014	2204P	PRESOLD	\$530,500.00	90	\$342,574.00	\$377,625.00	02/25/2002
	1000	23	0018	2202P	PRESOLD	\$474,200.00	75	\$270,971.50	\$348,375.00	02/25/2002
	1000	24	0012	2204P	PRESOLD	\$530,500.00	100	\$377,525.00	\$377,625.00	12/18/2001
	1000	27	0021	2204P	PRESOLD	\$530,500.00	75	\$289,997.50	\$377,625.00	02/25/2002
	1000	29	0001	1204P	CLOSED	\$419,600.00	100	\$0.00	\$0.00	08/14/2001

2100

FIG. 21

2210

2210

2218

2220

2230

2200

7

New Collateral

Subdivision

Specify the range of units to process

Block designation: 0

Begin with lot number: 0

and end with lot number: 0

Add range of new collateral specified above

Change information on existing range of units

2232 % Complete: 0 %

2234 Status code:

2236 Plan type:

2238 1st on Base Date: 11

2240 Reclast Date: 11

<< Previous Finish Cancel

FIG. 22

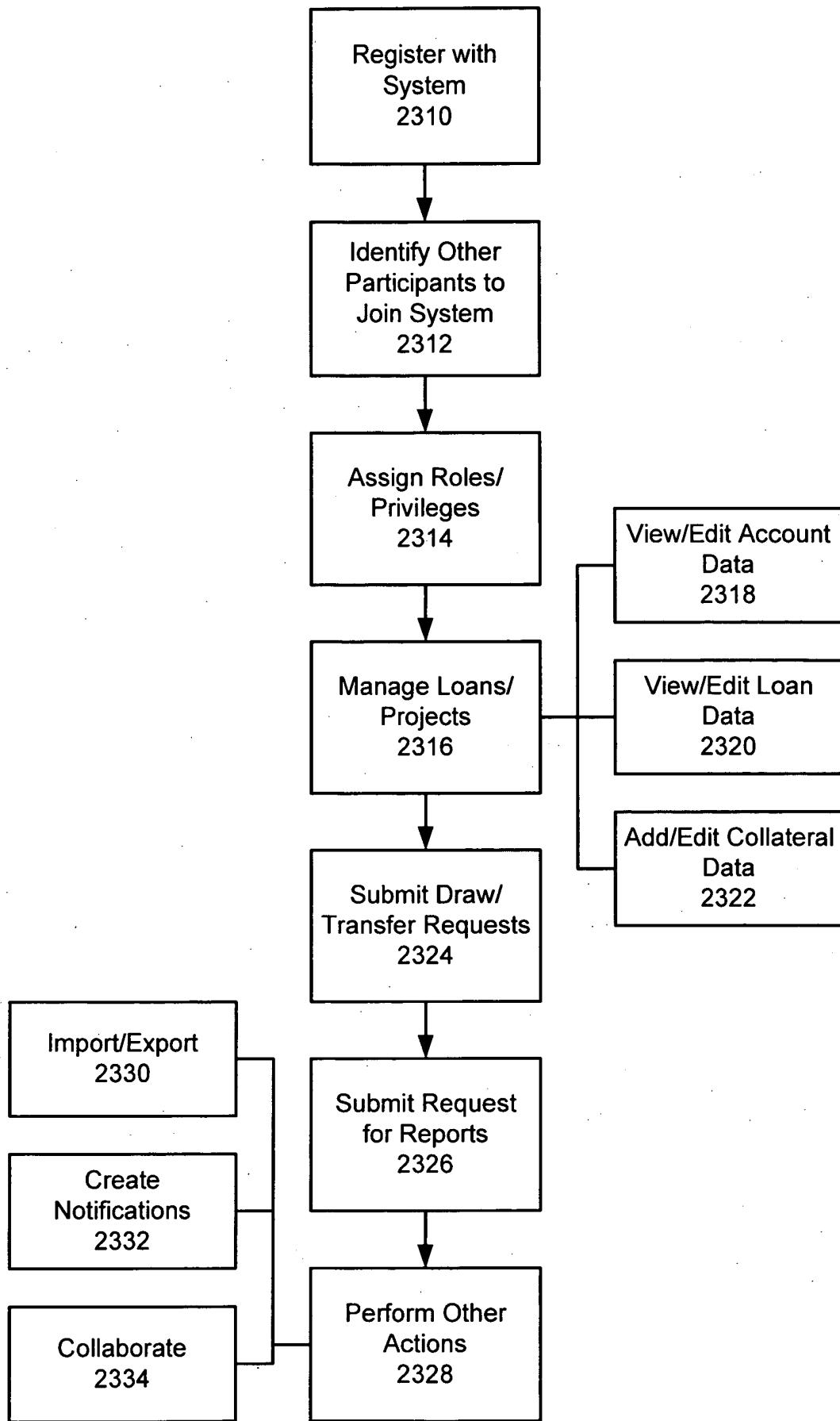


FIG. 23

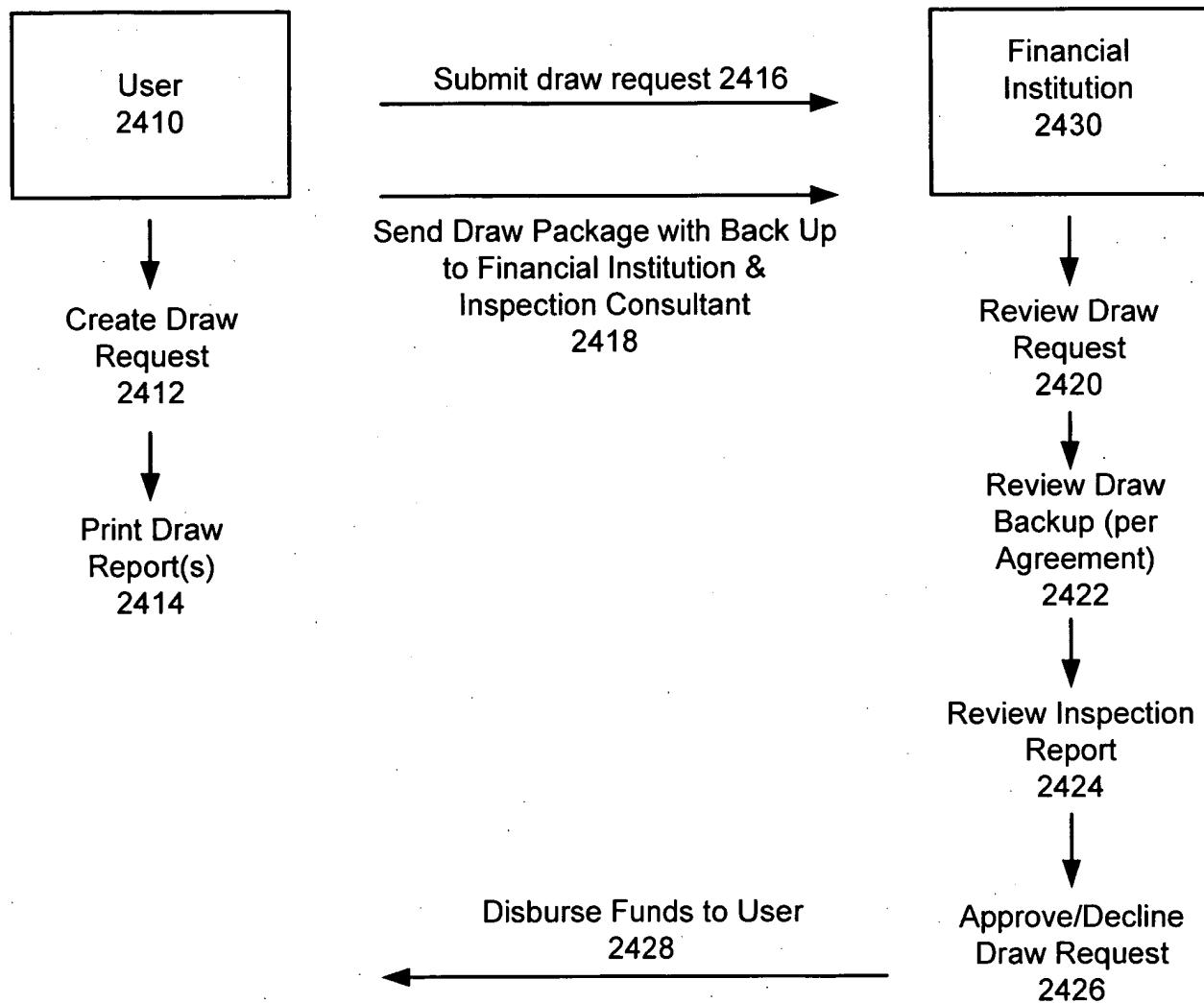


FIG. 24

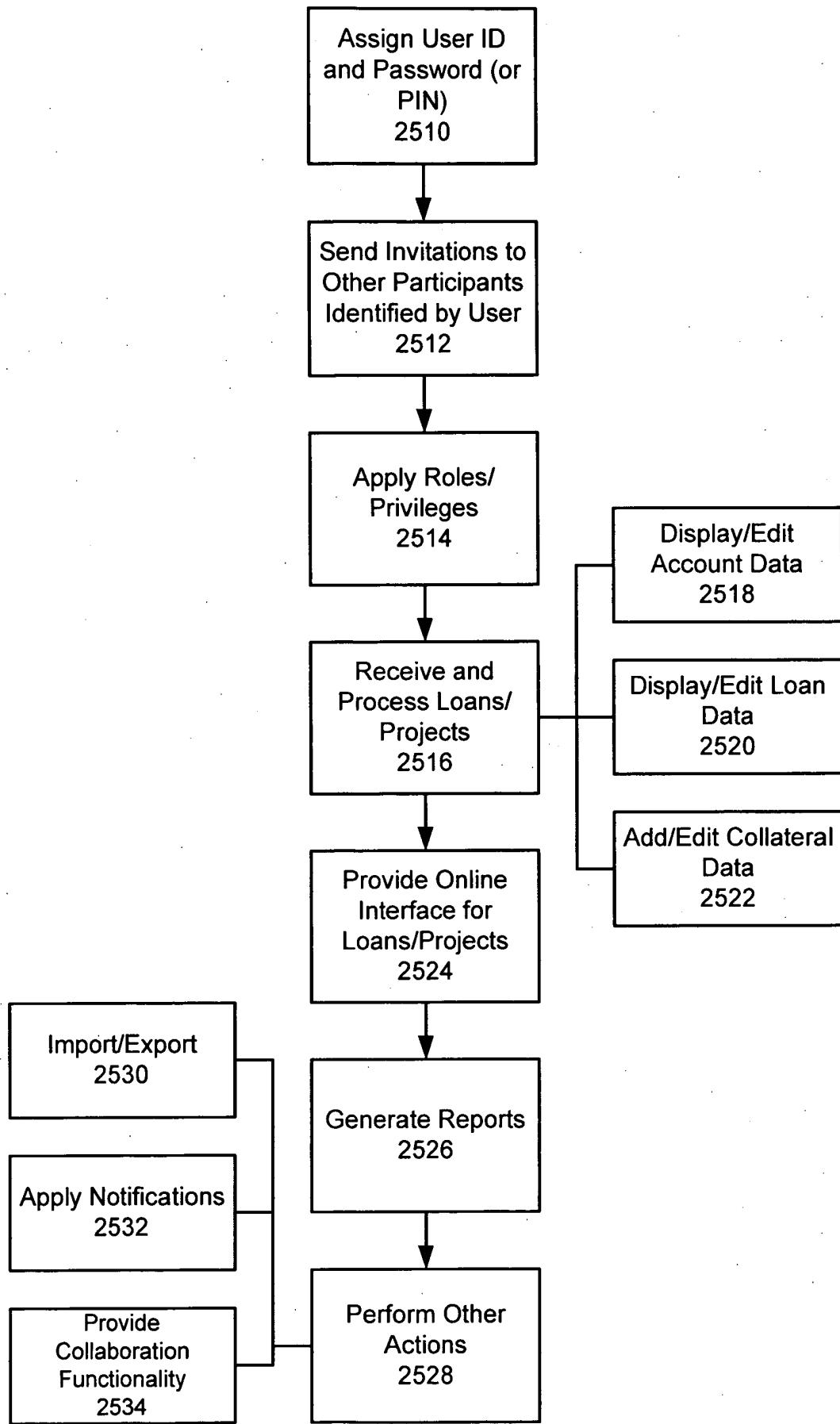


FIG. 25